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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/533,466	04/29/2005	Yun Kyung Kim	MAC-10696	4101

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SCHMEISER OLSEN & WATTS
18 E UNIVERSITY DRIVE
SUITE # 101
MESA, AZ 85201

EXAMINER	
MEHRPOUR, NAGHMEH	
ART UNIT	**PAPER NUMBER**
2617	

DATE MAILED: 08/10/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	10/533,466	KIM ET AL.	
	Examiner	Art Unit	
	Naghmeh Mehrpour	2617	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☐ Responsive to communication(s) filed on _____.

2a)☐ This action is **FINAL**. 2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) 1-15 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) 1-15 is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☒ All b)☐ Some * c)☐ None of:

1.☒ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____.
5) ☐ Notice of Informal Patent Application (PTO-152)
6) ☐ Other: _____.

DETAILED ACTION

Priority

1. Receipt is acknowledged of papers submitted under 35 U.S.C. 119(a)-(d), which papers have been placed of record in the file.

Information Disclosure Statement

2. The information disclosure statement filed reference listed in the information Disclosure Submitted on 12/14/05 have been considered by the examiner (see attached PTO-1449

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made..

3. **Claims 1-15**, are rejected under 35 U.S.C. 103(a) as being unpatentable over Checchio (US patent Number 6,023,682) in view of Hyyppa et al. (US Publication 2002/0193102 A1).

Regarding claim 1, Checchio teaches an instant mobile card issuing method using a wireless network, which provides an instant mobile card number to a mobile terminal of a user to guarantee security when using cards, the method comprising:
the 1st step of receiving a request for issue of an instant mobile card from the mobile terminal (col 3 lines 1-8);
the 2nd step of authenticating the user by using a secret number and a phone number of the mobile terminal as an authentication key value (col 3 lines 8-47); and
the 3rd step of transmitting an instant mobile card number to the mobile terminal (col 3 lines 48-67). Checchio fails to teach the credit card is for mobile terminal (0020). However, Hyyppa teaches a credit card is used for mobile terminal. Therefore, it would have been obvious to ordinary skill in the art at the time the invention was made to combine the above teaching of Hyyppa with Checchio, in order to provide the latest security functions which can be introduced to the user equipment over a wireless interface.

Regarding claim 2, Checchio teaches an instant mobile card issuing method according to claim 1, wherein the instant mobile card number is a credit card number (col 3 lines 30-47).

Regarding claim 3, Checchio teaches an instant mobile card issuing method according to claim 1, wherein the instant mobile card number is a security card number (col 3 lines 8-47).

Regarding claim 4, Checchio teaches an instant mobile card issuing method according to claim 1, wherein the instant mobile card number is a bank account number (col 3 lines 1-67).

Regarding claim 5, Checchio teaches an instant mobile card issuing method according to any of claims 1 to 4, further comprising the 4th step of transmitting a validity period of the instant mobile card number together with the instant mobile card number (col 3 lines 8-47).

Regarding claim 6, Checchio teaches an instant mobile card issuing method according to claim 1, wherein the 2nd step comprises:
the 5th step of guiding an entry of the secret number (col 3 lines 8-30);
the 6th step of receiving the secret number from the terminal and obtaining the phone number of the terminal simultaneously with the reception of the secret number (col 3 lines 31-47); and
the 7th step of determining whether the received secret number and the obtained phone number of the terminal are identical with a secret number and a phone number of the terminal, respectively, which have been previously stored (col 3 lines 31-67).
Checchio fails to teach the credit card is for mobile terminal (0020). However, Hyyppa teaches a credit card is used for mobile terminal. Therefore, it would have been obvious to ordinary skill in the art at the time the invention was made to combine the

above teaching of Hyyppa with Checchio, in order to provide the latest security functions which can be introduced to the user equipment over a wireless interface.

Regarding claim 7, Checchio teaches an instant mobile card issuing method according to claim 6, wherein the 2nd step further comprises the 8th step of transmitting a cause of a failure to the terminal when the received secret number and the obtained phone number are not identical with the previously stored secret number and phone number, respectively, at the 7th step (col 3 lines 30-47). Checchio fails to teach the credit card is for mobile terminal (0020). However, Hyyppa teaches a credit card is used for mobile terminal. Therefore, it would have been obvious to ordinary skill in the art at the time the invention was made to combine the above teaching of Hyyppa with Checchio, in order to provide the latest security functions which can be introduced to the user equipment over a wireless interface.

Regarding claim 8, Checchio teaches an instant mobile card issuing method according to claim 1, wherein the 3rd step comprises:
the 5th step of determining whether the terminal receives the instant mobile card number (col 3 lines 1-30); and
the 6th step of transmitting a cause of a reception failure to the terminal when the reception of the instant mobile card number fails at the 5th step (col 3 lines 31-47, col 4 lines 13-41) . Checchio fails to teach the credit card is for mobile terminal (0020). However, Hyyppa teaches a credit card is used for mobile terminal. Therefore, it would

have been obvious to ordinary skill in the art at the time the invention was made to combine the above teaching of Hyyppa with Checchio, in order to provide the latest security functions which can be introduced to the user equipment over a wireless interface.

Regarding claim 9, Checchio teaches An instant mobile card payment processing method which processes a payment with the instant mobile card issued by the instant mobile card issuing method of claims 1 to 8, the payment processing method comprising:

the 1st step of receiving the instant mobile card number and payment information from a card reader terminal (col 3 lines 1-47);

the 2nd step of processing a payment with a physical card number mapped to the instant mobile card number (col 3 lines 48-67);

and the 3rd step of transmitting approval to the card reader terminal (col 3 lines 57-67).

Checchio fails to teach that the card payment processing method is for short range communication. However, Hyyppa teaches a card payment processing method for short range communication (0076). Therefore, it would have been obvious to ordinary skill in the art at the time the invention was made to combine the above teaching of Hyyppa with Checchio, in order to provide the latest security functions which can be introduced to the user equipment over a wireless interface.

Regarding claim 10, Checchio fails to teach an instant mobile card payment processing method according to claim 9, wherein the card reader terminal receives the instant mobile card number from the mobile terminal using the short-range communication. However, Hyyppa teaches an instant mobile card payment processing method according to claim 9, wherein the card reader terminal receives the instant mobile card number from the mobile terminal using the short-range communication (0063, 0076). Therefore, it would have been obvious to ordinary skill in the art at the time the invention was made to combine the above teaching of Hyyppa with Checchio, in order to provide the latest security functions which can be introduced to the user equipment over a wireless interface.

Regarding claim 11, Checchio fails to teach an instant mobile card payment processing method according to claim 10, wherein the short-range communication is infrared communication. However, Hyyppa teaches an instant mobile card payment processing method according to claim 10, wherein the short-range communication is infrared communication (0076). Therefore, it would have been obvious to ordinary skill in the art at the time the invention was made to combine the above teaching of Hyyppa with Checchio, in order to provide the latest security functions which can be introduced to the user equipment over a wireless interface.

Regarding claim 12, Checchio fails to teach an instant mobile card payment processing method according to claim 10, wherein the short-range communication is Bluetooth

communication. However, Hyyppa teaches an instant mobile card payment processing method according to claim 10, wherein the short-range communication is Bluetooth communication (0063, 0076). Therefore, it would have been obvious to ordinary skill in the art at the time the invention was made to combine the above teaching of Hyyppa with Checchio, in order to provide the latest security functions which can be introduced to the user equipment over a wireless interface.

Regarding claim 13, Checchio teaches an instant mobile card payment processing method according to claim 9, further comprising the 4th step of transmitting a short message related to completion of the payment to the terminal when the processing of payment with the instant mobile card has been completed (col 3 lines 8-67). Checchio fails to teach the credit card is for mobile terminal (0020). However, Hyyppa teaches a credit card is used for mobile terminal. Therefore, it would have been obvious to ordinary skill in the art at the time the invention was made to combine the above teaching of Hyyppa with Checchio, in order to provide the latest security functions which can be introduced to the user equipment over a wireless interface.

Regarding claim 14, Checchio teaches a computer-readable recording medium storing a program for executing functions in an instant mobile card issuing apparatus provided with a microprocessor so as to provide an instant mobile card issuing method of providing an instant mobile card number to a mobile terminal of a user to guarantee security when using cards, the functions comprising:

the 1st function of receiving a request for issue of an instant mobile card from the mobile terminal; the 2nd function of authenticating the user by using a secret number and a phone number of the mobile terminal as an authentication key value (col 3 lines 8-47); and

the 3rd function of transmitting an instant mobile card number to the terminal (col 3 lines 48-67). Checchio fails to teach the credit card is for mobile terminal (0020). However, Hyyppa teaches a credit card is used for mobile terminal. Therefore, it would have been obvious to ordinary skill in the art at the time the invention was made to combine the above teaching of Hyyppa with Checchio, in order to provide the latest security functions which can be introduced to the user equipment over a wireless interface.

Regarding claim 15, Checchio teaches a computer-readable recording medium storing a program for executing functions in an instant mobile card payment processing apparatus provided with a microprocessor so as to provide an instant mobile card payment processing method of processing a payment with the instant mobile card issued by the instant mobile card issuing method of claims 1 to 8, the functions comprising:

the 1st function of receiving the instant mobile card number and payment information from a card reader terminal (col 3 lines 1-30);

the 2nd function of processing a payment with a physical card number mapped to the instant mobile card number (col 3 lines 31-47); and

the 3rd function of transmitting approval to the card reader terminal (col 3 lines 47-67).

Conclusion

4. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Kotzin et al. (US Publication 2004/0203594 A1) disclose method and apparatus for signature validation

Moskowitz et al. (US Patent 7,035,650 B1) disclose system and method for providing directions

Rupp et al. (US Patent 7,069,001 B1) disclose method for supporting castiless payment

5. **Any responses to this action should be mailed to:**

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Naghmeh Mehrpour whose telephone number is 571-272-7913. The examiner can normally be reached on 8:00- 6:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Nick Corsaro be reached (571) 272-7876.

The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

NM

Aug 2, 2006